

Amendments to the Claims

1. (currently amended) A method ~~of~~ for effectuating an investment comprising:

receiving, by a processor, a request to complete an on-demand investment transaction in response to an action by a purchaser at a point-of-sale location;

retrieving identifying, by the processor, investment-preference information associated with the purchaser in response to receiving the request for the purchaser, and completing the on-demand investment using the investment-preference information;

wherein the investment-preference information includes a predetermined dollar investment amount for the on-demand investment; and

causing, by the processor, funds relating to the predetermined dollar investment amount to be transferred to an investment account.

2. (canceled)

3. (canceled)

4. (currently amended) The method of ~~investment as claimed in claim 1,~~ further comprising ~~the step of temporarily accumulating the on-demand investment request~~ funds until a predetermined completion time.

5. (currently amended) The method of ~~investment as claimed in claim 1,~~ further comprising ~~the steps of:~~

comparing an investment total to a predetermined investment limit; and
canceling ~~the on-demand investment request~~ transfer of the funds if completion of
~~the on-demand investment~~ the transfer of funds will cause the investment total to exceed the a
predetermined investment limit.

6. (currently amended) The method of ~~investment as claimed in claim 1,~~ further
comprising ~~the steps of:~~

comparing a primary-investment total to a primary-investment limit; and
determining a roll-over amount for the ~~on-demand investment request~~ based on
the primary investment total and the primary investment limit; and
causing funds equal to the roll-over amount to be transferred to a second
investment account.

7. (currently amended) The method of ~~investment as claimed in claim 6,~~ wherein ~~said~~
~~step of completing the on-demand investment~~ transferring the funds comprises ~~the step of adding~~
the roll-over amount to a secondary-investment total.

8. (currently amended) The method of ~~investment as claimed in claim 1,~~ wherein the
investment-preference information comprises an investment total and a predetermined
investment limit.

9. (currently amended) A method ~~of~~ for effectuating an investment comprising ~~the steps~~ of:

~~associating a purchasing account with an investment account;~~

~~prompting a user, of the purchasing account~~ during a point-of-sale transaction, to perform request that an on-demand investment transaction be performed ~~during a point-of-sale purchase transaction;~~

receiving, by a processor, a request from the user; and

~~completing the on-demand investment transaction by contributing~~ causing, by the processor, funds to be transferred to the an investment account, wherein the funds equal a predetermined dollar investment amount determined independently of a purchase amount determined during the point-of-sale transaction, upon receipt of a the request from the user.

10. (currently amended) The method ~~as claimed in~~ of claim 9, wherein ~~said step of completing the on-demand investment transaction is accomplished by using the purchasing account to contribute to the investment account~~ the funds are transferred to the investment account from a purchasing account of the user.

11. (currently amended) The method ~~as claimed in~~ of claim 9, wherein ~~said step of completing the on-demand investment transaction is accomplished by using a source other than the purchasing account to contribute to the investment account~~ the funds are transferred to the investment account from a source other than a purchasing account of the user.

12. (currently amended) The method of claim 1, further comprising:

receiving, from the purchaser at during the point-of-sale location transaction, a request to modify the predetermined dollar investment amount.

13. (previously presented) The method of claim 1, further comprising:

receiving a request to process a point-of-sale transaction, the request including information relating to a transaction amount; and

adding the predetermined dollar investment amount to the transaction amount, during processing of the point-of-sale transaction.

Claims 14-20. (withdrawn)

21. (currently amended) A method of investing, comprising:

receiving a request to make an investment, wherein the request is received from a purchaser at a point-of-sale location;

identifying investment-preference information associated with the request, wherein the investment-preference information relating to includes a first investment choice and a second investment choice, wherein the first investment choice and the second investment choice are being designated by the user, and a predetermined dollar investment amount for the on-demand investment, the predetermined dollar investment amount being determined independently of a purchase amount determined at the point-of-sale location;

attempting to fulfill the request by attempting to contribute the predetermined dollar investment amount ~~investment contribution amount~~ to the first investment choice; and automatically contributing at least a portion of the predetermined dollar investment amount ~~investment contribution amount~~ to the second investment choice, if the attempting to contribute the predetermined dollar investment amount ~~investment contribution amount~~ to the first investment choice fails.

22. (currently amended) The method of claim 21, wherein said attempting to contribute the predetermined dollar investment amount ~~investment contribution amount~~ to the first investment choice fails when contributing the predetermined dollar investment amount ~~investment contribution~~ to the first investment choice causes a maximum contribution total amount associated with the first investment choice to be exceeded.

23. (previously presented) The method of claim 21, wherein the identified investment-preference information is received from a card used by the purchaser to effectuate purchases.

24. (previously presented) The method of claim 23, wherein the card is at least one of: a credit card, a debit card, smart card and stored value card.

25. (previously presented) The method of claim 23, wherein the card includes a microprocessor which stores the investment-preference information.

26. (currently amended) The method of claim 23, wherein the card includes a microprocessor which stores information relating to funds available in at least one of the first investment choice account or the second investment choice account.

27. (previously presented) The method of claim 21, wherein the investment preference information further includes at least one of the following: investment account identification information, investment account balances, investment account contribution limits, purchaser investment choices, and fixed transaction amounts.

28. (withdrawn)

29. (new) The method of claim 1, further comprising:
identifying investment-preference information associated with the request,
wherein the investment-preference information includes a first investment choice and a second investment choice, the first investment choice and the second investment choice being designated by the user;
attempting to fulfill the request by attempting to contribute the predetermined dollar investment amount to the first investment choice; and
automatically contributing at least a portion of the predetermined dollar investment amount to the second investment choice, if the attempting to contribute the predetermined dollar investment amount to the first investment choice fails.